

WHAT IS CLAIMED IS:

1. A method for re-marketing loans using a re-marketing model, said method comprising the steps of:

deeming a number of loans in a portfolio as uncollectable;

pursuing repossession of collateral for the loans;

5 planning for the disposition of the repossessed collateral; and

predicting a value of repossessed collateral to be sold using the re-marketing model.

2. A method according to Claim 1 wherein said step of pursuing repossession of collateral for the loans further comprises the step of categorizing the collateral as one of located or not found.

3. A method according to Claim 2 further comprising the step of categorizing located collateral as one of auctioned, redeemed and placed in inventory.

4. A method according to Claim 2 further comprising the step of engaging an agency to locate the not found collateral.

15 5. A method according to Claim 2 further comprising the step of writing off the not found collateral.

6. A method according to Claim 1 wherein said step of planning for the disposition of the repossessed collateral further comprises the steps of:

planning to store the collateral; and

20 planning for the sale of the collateral.

7. A method according to Claim 6 wherein said step of planning for the sale of the collateral further comprises the step of utilizing a model to form a basis for predicting value of the collateral repossessed.

8. A method according to Claim 6 wherein said step of planning for the sale of the collateral further comprises the step of utilizing a model to set a timing for repossession, storage and sale of the collateral.

9. A method according to Claim 1 wherein said step of predicting a value of repossessed collateral to be sold further comprises the step of utilizing a model to predict sales proceeds based on the collateral deemed for repossession.

10. A method according to Claim 9 further comprising the step of combining predicted sales proceeds based on the collateral and predicted cash flow of redeemed loans to predict a total cash flow estimate for a particular month.

11. A system for re-marketing loans, said system comprising:
a computer configured with using a re-marketing model, said re-marketing model configured to deem a number of loans in a portfolio as uncollectable, pursue repossession of collateral for the loans, plan for the disposition of the repossessed collateral and predict a value of repossessed collateral to be sold using the re-marketing model.

12. A system according to Claim 11 wherein said re-marketing model configured to categorize the collateral as one of located or not found.

13. A system according to Claim 12 wherein said re-marketing model configured to categorize located collateral as one of auctioned, redeemed and placed in inventory.

14. A system according to Claim 12 wherein said re-marketing model configured to engage an agency to locate not found collateral.

15. A system according to Claim 12 wherein said re-marketing model configured to write off the not found collateral.

16. A system according to Claim 11 wherein said re-marketing model configured to:

- 5 plan for storage of the collateral; and
- plan for a sale of the collateral.

17. A system according to Claim 16 wherein said re-marketing model configured to form a basis for predicting value of the collateral repossessed.

10 18. A system according to Claim 16 wherein said re-marketing model configured to set a timing for repossession, storage and sale of the collateral.

19. A system according to Claim 11 wherein said re-marketing model configured to predict sales proceeds based on a sale of the collateral deemed for repossession.

15 20. A system according to Claim 19 wherein said re-marketing model configured to combine predicted sales proceeds based on a sale of the collateral and a predicted cash flow of redeemed loans to predict a total cash flow estimate for a particular month.

21. A system in accordance with Claim 11 wherein said computer further configured as a server, said system further comprising:

- 20 at least one computer; and
- a network connecting said server to said at least one computer.

22. A system according to Claim 21 wherein said network is at least one of a WAN or a LAN.